

Certificate Number: 15317-NJ-DE-029800891

Bankruptcy Case Number: 17-22163



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 29, 2017, at 9:33 o'clock AM PDT, Michele Katz completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: August 29, 2017 By: /s/Jerry Fajardo

Name: Jerry Fajardo

Title: Counselor